

Information to identify the case:

Debtor 1	Eric Timothy Stokes	Social Security number or ITIN	xxx-xx-3691
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter	7 3/13/19
Case number:	19-06936		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Eric Timothy Stokes	
2. All other names used in the last 8 years		
3. Address	315 E 170th St South Holland, IL 60473	
4. Debtor's attorney Name and address	Jon K. Clasing Geraci Law L.L.C. 55 E. Monroe St. Suite #3400 Chicago, IL 60603	Contact phone 312-332-1800 Email: ndil@geracilaw.com
5. Bankruptcy trustee Name and address	Alex D Moglia ESQ Moglia Advisors 1325 Remington Rd, Ste H Schaumburg, IL 60173	Contact phone 847 884-8282 Email: amoglia@mogliaadvisors.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 3/14/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 1, 2019 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 7/1/19 No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Eric Timothy Stokes
 Debtor

Case No. 19-06936-LAH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: vvirgen
 Form ID: 309A

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Mar 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2019.

db +Eric Timothy Stokes, 315 E 170th St, South Holland, IL 60473-3311
 tr +Alex D Moglia, ESQ, Moglia Advisors, 1325 Remington Rd, Ste H, Schaumburg, IL 60173-4815
 27636664 +Anna Volson, 19837 Central Park Ave, Flossmoor, IL 60422-2401
 27636677 +Big Picture Loans, LLC, P.O. Box 704, Watersmeet, MI 49969-0704
 27636660 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: CBNA, Attn: Bankruptcy Dept., 50 Northwest Point Road,
 Elk Grove Village, IL 60007)
 27636676 Cardholder Services, P.O. Box 33355, Davie, FL 33355
 27636671 +Equifax, Attn: Bankruptcy Dept., PO Box 740241, Atlanta, GA 30374-0241
 27636670 +Experian, Attn: Bankruptcy Dept., PO Box 2002, Allen, TX 75013-2002
 27636679 +New York City Department of Finance, P.O. Box 3600, New York, NY 10008-3600
 27636658 +OCWEN, Attn: Bankruptcy Dept., PO Box 24646, West Palm Beach, FL 33416-4646
 27636663 +PLAZA HOME MTG/Dovenmuehle, Attn: Bankruptcy Dept., 1 Corporate Dr Ste 360,
 Lake Zurich, IL 60047-8945
 27636673 +Personify Financial, Bankruptcy Dept, 15373 Innovation Dr, Ste 250,
 San Diego, CA 92128-3428
 27636674 ++QCHI, PO BOX 14948, LENEXA KS 66285-4948
 (address filed with court: Lend Nation, 1451 Sibley Blvd, Calumet City, IL 60409)
 27636672 +Republic Bank/Elastic, Bankruptcy Dept, 4030 Smith Road, Cincinnati, OH 45209-1937
 27636657 +Scusa/UMB BK-AL TITLE, Attn: Bankruptcy Dept., 1601 Elm St, Dallas, TX 75201-4701
 27636669 +Transunion, Attn: Bankruptcy Dept., PO Box 1000, Chester, PA 19016-1000
 27636680 +Universal Fidelity LP, P.O. Box 219129, Houston, TX 77218-9129
 27636682 +Village Of Crestwood, Bankruptcy Dept, 13840 S. Cicero, Crestwood, IL 60418-1827
 27636681 +Village of Matteson, Bankruptcy Department, 4900 Village Commons, Matteson, IL 60443-2666
 27636661 +WF BANK NA, Attn: Bankruptcy Dept., PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: ndil@geracilaw.com Mar 15 2019 02:31:33 Jon K. Clasing, Geraci Law L.L.C.,
 55 E. Monroe St. Suite #3400, Chicago, IL 60603

27636655 +EDI: BMW.COM Mar 15 2019 06:03:00 Alpera Financial SERV, Attn: Bankruptcy Dept.,
 5550 Britton Pkwy, Hilliard, OH 43026-7456
 27636668 +E-mail/Text: bknotices@bankofthewest.com Mar 15 2019 02:33:32 Bank of The West,
 Attn: Bankruptcy Dept., 2527 Camino Ramon, San Ramon, CA 94583-4213
 27636659 +EDI: CHASE.COM Mar 15 2019 06:03:00 Chase CARD, Attn: Bankruptcy Dept., PO Box 15298,
 Wilmington, DE 19850-5298
 27636656 +EDI: CRFRSTNA.COM Mar 15 2019 06:03:00 Credit First N A, Attn: Bankruptcy Dept.,
 6275 Eastland Rd, Brookpark, OH 44142-1399
 27636662 +EDI: RCSFNBMARIN.COM Mar 15 2019 06:03:00 Credit ONE BANK NA, Attn: Bankruptcy Dept.,
 PO Box 98875, Las Vegas, NV 89193-8875
 27636666 +E-mail/Text: opportunitynotices@gmail.com Mar 15 2019 02:33:50 OPP Loans,
 Attn: Bankruptcy Dept., 130 E Randolph St Ste 34, Chicago, IL 60601-6207
 27636667 +EDI: AGFINANCE.COM Mar 15 2019 06:03:00 Onemain, Attn: Bankruptcy Dept., PO Box 1010,
 Evansville, IN 47706-1010
 27636675 +EDI: PHINELEVATE Mar 15 2019 06:03:00 Rise, P.O. Box 101808, Fort Worth, TX 76185-1808
 27636665 +EDI: RMSC.COM Mar 15 2019 06:03:00 Synch/CAR CARE SYN CAR, Attn: Bankruptcy Dept.,
 PO Box 965036, Orlando, FL 32896-5036

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27636678* ++QCHI, PO BOX 14948, LENEXA KS 66285-4948
 (address filed with court: QC Financial Services, Inc, 1451 Sibley Blvd,
 Calumet City, IL 60409)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2019

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: vvirgen
Form ID: 309A

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Total Noticed: 30

Date Rcvd: Mar 14, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2019 at the address(es) listed below:

Alex D Moglia, ESQ amoglia@mogliaadvisors.com, IL31@ecfcbis.com
Jon K. Clasing on behalf of Debtor 1 Eric Timothy Stokes ndil@geracilaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3